

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JOSEPH WILLIAM GEYER, JR.  
JODI LYNN GEYER  
Debtor(s)

Case No. 11-26358CMB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2011.
- 2) The plan was confirmed on 11/23/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/09/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/05/2017.
- 5) The case was completed on 01/10/2017.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$126,386.30.
- 10) Amount of unsecured claims discharged without payment: \$21,617.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$210,101.34
Less amount refunded to debtor	\$3,169.10

**NET RECEIPTS:** **\$206,932.24**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,284.70
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$8,784.70**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC***+	Unsecured	NA	296.46	296.46	0.00	0.00
AMERICREDIT FNCL SVCS INC*	Secured	22,953.55	22,366.08	22,366.08	22,366.08	6,285.57
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	30.03	30.03	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	863.90	863.90	863.90	290.90
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	697.57	697.57	697.57	0.00
DISCOVER BANK(*)	Unsecured	5,190.42	5,081.52	5,081.52	514.75	0.00
DITECH FINANCIAL LLC	Secured	224,748.94	226,637.58	0.00	131,599.86	0.00
DITECH FINANCIAL LLC	Secured	0.00	16,297.53	16,297.53	16,297.53	0.00
ECMC(*)	Unsecured	11,877.84	20,003.70	20,003.70	2,026.35	0.00
ELITE RECOVERY ACQUISITIONS LL	Unsecured	NA	1,334.52	1,334.52	135.19	0.00
ELIZABETH FORWARD SD (ELIZABE	Priority	2,667.78	NA	2,667.78	2,667.78	567.07
ER SOLUTIONS INC++	Unsecured	0.00	NA	NA	0.00	0.00
GUARDIAN PROTECTION SERVICES*	Unsecured	2,240.05	2,437.15	2,437.15	246.88	0.00
JEFFERSON REGIONAL MEDICAL SV	Unsecured	35.00	NA	NA	0.00	0.00
MARINE ONE	Unsecured	8,593.79	8,612.43	8,612.43	8,612.43	3,465.10
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	499.11	499.11	50.56	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	NA	1,385.07	1,385.07	140.31	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	3,778.53	3,803.53	3,803.53	385.29	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	888.53	1,135.47	1,135.47	115.02	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,060.88	1,387.34	1,387.34	140.54	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,738.02	2,863.35	2,863.35	290.05	0.00
SLEEP DISORDER MEDICINE ASSOC+	Unsecured	195.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	48,191.38	10,242.05	10,242.05	0.00	0.00
WORLD FINANCIAL NETWORK NB	Unsecured	3,541.75	3,541.75	3,541.75	358.78	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$131,599.86	\$0.00
Mortgage Arrearage	\$16,297.53	\$16,297.53	\$0.00
Debt Secured by Vehicle	\$22,366.08	\$22,366.08	\$6,285.57
All Other Secured	\$1,561.47	\$1,561.47	\$290.90
<b>TOTAL SECURED:</b>	<b>\$40,225.08</b>	<b>\$171,824.94</b>	<b>\$6,576.47</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,697.81	\$2,697.81	\$567.07
<b>TOTAL PRIORITY:</b>	<b>\$2,697.81</b>	<b>\$2,697.81</b>	<b>\$567.07</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$62,623.45</b>	<b>\$13,016.15</b>	<b>\$3,465.10</b>

<b>Disbursements:</b>			
Expenses of Administration		<u>\$8,784.70</u>	
Disbursements to Creditors		<u>\$198,147.54</u>	
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$206,932.24</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2017

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.